

**TABLE NO.57—STATE AND POPULATION GROUP-WISE CLASSIFICATION OF OUTSTANDING CREDIT OF
SCHEDULED COMMERCIAL BANKS ACCORDING TO OCCUPATION
MARCH 2003**

**EASTERN REGION
STATE: BIHAR**

(Amount in Rupees Lakh)

OCCUPATION	RURAL			SEMI-URBAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	1	2	3	4	5	6
I. AGRICULTURE	5,66,024	1149,38	974,17	1,63,956	610,43	507,37
1. Direct Finance	5,19,189	1048,89	897,26	1,54,459	508,40	428,50
2. Indirect Finance	46,835	100,48	76,91	9,497	102,02	78,86
II. INDUSTRY	1,66,276	390,99	346,39	45,756	290,95	303,33
1. Mining & Quarrying	64	16,55	16,17	18	98	98
2. Food Manufacturing & Processing	11,406	54,03	56,82	3,964	91,86	121,49
(a) Rice Mills, Flour & Dal Mills	7,702	27,56	25,86	2,910	23,61	21,08
(b) Sugar	10	8,93	15,88	18	56,16	91,35
(c) Edible Oils & Vanaspati	452	4,31	3,97	279	2,50	2,30
(d) Tea Processing	2	6	7	—	—	—
(e) Processing of Fruits & Vegetables	—	—	—	4	23	24
(f) Others	3,240	13,17	11,03	753	9,35	6,51
3. Beverage & Tobacco	9	1,22	59	37	2,98	2,85
4. Textiles	2,011	19,15	17,38	1,068	13,10	13,09
(a) Cotton Textiles	189	3,76	3,76	35	3,85	3,83
(b) Jute & Other Natural Fibre Textiles	64	79	1,04	27	1,82	1,87
(c) Handloom Textiles & Khadi	198	72	51	197	2,75	2,86
(d) Other Textiles & Textile Products	1,560	13,89	12,08	809	4,68	4,52
5. Paper, Paper Products & Printing	105	1,38	1,01	409	19,11	19,26
6. Leather & Leather Products	1,081	2,48	2,37	491	1,65	1,55
7. Rubber & Plastic Products	64	1,58	1,32	66	1,73	1,64
8. Chemicals & Chemical Products	296	30,40	30,11	187	10,53	8,96
(a) Heavy Industrial Chemicals	4	23,73	23,73	18	4,33	4,12
(b) Fertilisers	5	24	19	2	40	33
(c) Drugs & Pharmaceuticals	161	5,29	5,15	76	2,20	2,13
(d) Non-Edible Oils	1	3	1	1	14	9
(e) Other Chemicals & Chemical Products	125	1,10	1,03	90	3,46	2,28
9. Petroleum, Coal Products & Nuclear Fuels	9	2,52	2,49	8	2,76	1,68
10. Manufacture of Cement & Cement Products	146	3,17	2,97	129	4,11	3,83
11. Basic Metals & Metal Products	239	6,39	5,23	230	7,53	6,82
(a) Iron & Steel	17	3,45	2,54	30	4,04	3,15
(b) Non-Ferrous Metals	—	—	—	—	—	—
(c) Metal Products	222	2,94	2,69	260	3,50	3,67
12. Engineering	1,103	8,10	7,39	797	5,13	4,70
(a) Heavy Engineering	7	2,46	2,14	7	50	47
(b) Light Engineering	506	3,13	2,94	249	2,07	1,82
(c) Electrical Machinery & Goods	308	1,13	1,05	430	1,54	1,50
(d) Electronic Machinery & Goods	282	1,39	1,25	111	1,01	91
13. Vehicles, Vehicle Parts & Transport Equipments	2,008	5,14	4,01	633	3,45	3,00
14. Other Industries	1,46,228	221,84	184,07	36,507	112,03	101,87
15. Electricity, Gas & Water	8	39	43	10	88	82
(a) Electricity Generation & Transmission	5	20	29	2	13	13
(b) Non-Conventional Energy	—	—	—	1	3	2
(c) Gas, Steam & Water Supply	3	19	14	7	67	67
16. Construction	1,499	16,65	14,05	1,142	13,19	10,80
III. TRANSPORT OPERATORS	37,829	114,01	90,43	13,031	57,10	46,63
IV. PROFESSIONAL AND OTHER SERVICES	34,279	89,25	77,06	14,562	62,91	56,47
V. PERSONAL LOANS	2,13,003	704,70	571,60	1,28,521	677,28	586,20
1. Loans for Purchase of Consumer Durables	6,070	21,74	17,46	7,531	34,74	25,38
2. Loans for Housing	12,911	114,58	106,89	13,920	175,06	161,76
3. Rest of the Personal Loans	1,94,022	568,38	447,25	1,07,070	467,47	399,05
VI. TRADE	3,67,934	751,36	626,54	1,10,692	484,66	428,11
1. Wholesale Trade	14,570	63,54	51,08	6,480	77,07	65,93
2. Retail Trade	3,53,364	687,82	575,46	1,04,212	407,59	362,18
VII. FINANCE	3,460	26,54	24,62	772	17,73	15,88
VIII. ALL OTHERS	89,187	262,71	220,75	53,953	285,69	240,26
TOTAL BANK CREDIT	14,77,992	3488,93	2931,56	5,31,243	2486,74	2184,25
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	1,10,137	137,65	103,80	23,053	72,87	62,42
2. Other Small Scale Industries	37,055	111,23	105,78	13,888	69,44	65,15

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**EASTERN REGION
STATE: BIHAR**

(Amount in Rupees Lakh)

OCCUPATION	URBAN			METROPOLITAN		
	No. of Accounts	Credit Limit	Amount Outstanding	No. of Accounts	Credit Limit	Amount Outstanding
	7	8	9	10	11	12
I. AGRICULTURE	24,342	172,77	150,39	—	—	—
1. Direct Finance	22,523	133,40	119,38	—	—	—
2. Indirect Finance	1,819	39,37	31,02	—	—	—
II. INDUSTRY	17,110	540,31	460,26	—	—	—
1. Mining & Quarrying	18	6,55	6,22	—	—	—
2. Food Manufacturing & Processing	1,331	92,17	83,08	—	—	—
(a) Rice Mills, Flour & Dal Mills	803	32,47	25,16	—	—	—
(b) Sugar	5	40,78	40,82	—	—	—
(c) Edible Oils & Vanaspati	115	7,37	6,54	—	—	—
(d) Tea Processing	3	28	28	—	—	—
(e) Processing of Fruits & Vegetables	5	35	43	—	—	—
(f) Others	400	10,92	9,85	—	—	—
3. Beverage & Tobacco	20	5,61	5,12	—	—	—
4. Textiles	908	24,35	19,90	—	—	—
(a) Cotton Textiles	154	8,76	6,95	—	—	—
(b) Jute & Other Natural Fibre Textiles	45	95	58	—	—	—
(c) Handloom Textiles & Khadi	92	1,54	1,45	—	—	—
(d) Other Textiles & Textile Products	617	13,10	10,91	—	—	—
5. Paper, Paper Products & Printing	285	18,92	12,38	—	—	—
6. Leather & Leather Products	215	2,48	2,21	—	—	—
7. Rubber & Plastic Products	213	25,33	21,37	—	—	—
8. Chemicals & Chemical Products	435	21,67	16,11	—	—	—
(a) Heavy Industrial Chemicals	11	79	60	—	—	—
(b) Fertilisers	3	72	24	—	—	—
(c) Drugs & Pharmaceuticals	221	13,22	9,67	—	—	—
(d) Non-Edible Oils	2	30	32	—	—	—
(e) Other Chemicals & Chemical Products	198	6,64	5,29	—	—	—
9. Petroleum, Coal Products & Nuclear Fuels	16	3,60	2,70	—	—	—
10. Manufacture of Cement & Cement Products	105	46,91	38,32	—	—	—
11. Basic Metals & Metal Products	666	106,40	92,14	—	—	—
(a) Iron & Steel	90	83,49	70,40	—	—	—
(b) Non-Ferrous Metals	11	2,10	1,62	—	—	—
(c) Metal Products	555	20,81	20,12	—	—	—
12. Engineering	1,052	33,93	29,60	—	—	—
(a) Heavy Engineering	24	2,21	2,21	—	—	—
(b) Light Engineering	230	13,55	10,11	—	—	—
(c) Electrical Machinery & Goods	166	10,58	9,60	—	—	—
(d) Electronic Machinery & Goods	632	7,58	7,68	—	—	—
13. Vehicles, Vehicle Parts & Transport Equipments	199	17,29	10,52	—	—	—
14. Other Industries	11,093	86,64	75,32	—	—	—
15. Electricity, Gas & Water	17	24,50	24,75	—	—	—
(a) Electricity Generation & Transmission	6	23,45	23,87	—	—	—
(b) Non-Conventional Energy	5	48	32	—	—	—
(c) Gas, Steam & Water Supply	6	57	55	—	—	—
16. Construction	547	23,97	20,51	—	—	—
III. TRANSPORT OPERATORS	5,853	65,96	47,59	—	—	—
IV. PROFESSIONAL AND OTHER SERVICES	6,704	125,70	88,26	—	—	—
V. PERSONAL LOANS	1,50,507	1178,40	988,38	—	—	—
1. Loans for Purchase of Consumer Durables	7,430	31,89	25,07	—	—	—
2. Loans for Housing	26,088	486,64	440,14	—	—	—
3. Rest of the Personal Loans	1,16,989	659,88	523,16	—	—	—
VI. TRADE	40,284	659,59	614,56	—	—	—
1. Wholesale Trade	3,556	290,87	288,41	—	—	—
2. Retail Trade	36,728	368,72	326,15	—	—	—
VII. FINANCE	475	36,07	25,36	—	—	—
VIII. ALL OTHERS	37,962	362,28	312,00	—	—	—
TOTAL BANK CREDIT	2,83,237	3141,09	2686,80	—	—	—
<i>OF WHICH:</i> 1. Artisans and Village & Tiny Industries	3,961	45,99	38,17	—	—	—
2. Other Small Scale Industries	8,145	147,06	117,95	—	—	—